

**July 2025**

**Manual of Rules and Rates  
Ontario**

**Various Rule Changes  
Effective November 1, 2025 (New Business and Renewals)**

**Effective November 1, 2025** Facility Association is implementing the following update for new business and renewals in Ontario:

- There are various rule changes in Private Passenger, Commercial, Public, Recreational, Garage and Driver's Policy sections of the manual.
- A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

The Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com) has been updated with this information.

This bulletin is being distributed by the Servicing Carrier, to whom all enquiries should be addressed.

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>PRIVATE PASSENGER SECTION</b>				
Rule 111  Rating Class	<p><b>Notes: Class 05 and 06</b></p> <p>1. The vehicle is first rated as if there were no occasional drivers under 25; coverage is then charged for such occasional drivers by adding the Third Party Liability, DCPD, Accident Benefits, Uninsured Automobile and Collision Coverage for Class 05 or Class 06 premiums. It is not permissible to issue a policy solely with a Class 05 or Class 06.</p> <p>2. The Third Party Liability limit, DCPD and Collision deductible for Classes 05 and/or Class 06 drivers must be identical to the coverage provided for the vehicle, except when varied by an END 28 ('Reducing coverage for Named Persons').</p>	<p><b>Notes: Class 05 and 06</b></p> <p>1. The vehicle is first rated as if there were no occasional drivers under 25 years of age. <del>coverage</del> Premium is then charged for such occasional drivers by adding the <del>Third Party Liability, DCPD, Accident Benefits, Uninsured Automobile and Collision Coverage for Class 05 or Class 06 premiums.</del> It is not permissible to issue a policy solely with a Class 05 or Class 06 rates.</p> <p>2. The <del>Third Party Liability</del> Liability limit, DCPD and Collision deductible for Classes 05 and/or Class 06 drivers must be identical to the coverage provided for the vehicle, <del>except when varied by an END 28 ('Reducing coverage for Named Persons').</del></p>	FA manual update to align wordings across jurisdictions	This will not impact premium
Rule 113: Driving Record  B. Driving Record Entitlement	<p><b>Notes:</b></p> <p>1. The driving record established applies to all coverages for which driving record is a factor. There is no split rating i.e. chargeable accidents will affect the driving record for the Liability section and the Collision section.</p>	<p><b>Notes:</b></p> <p>1. The driving record established applies to all coverages for which driving record is a factor. There is no split rating i.e. A chargeable accidents will affect the rating of <del>driving record for the Liability, DCPD (Not available in Northwest Territories, Nunavut and Yukon) section</del> Accident Benefits, Uninsured Automobile (<i>Accident Benefits and Uninsured Automobile applies to Ontario only</i>) and <del>the Collision coverages section.</del></p>	Upon a review of FA rule there needs to be an updated to align with current rate pages	This will not impact premiums
Rule 144:  Vehicles Used Outside Jurisdiction of Registration	<p>...</p> <p>When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes.</p> <p>1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.</p> <p>2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.</p>	<p>...</p> <p>When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes.</p> <p>1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.</p> <p><del>2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.</del></p>	FA aims to harmonize and simplify the wording across all jurisdictions	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 144:  Vehicles Used Outside Jurisdiction of Registration	<p><i>For example:</i> The Insured resides in Toronto and the vehicle is registered in Ontario but the Insured is attending university in Halifax. Rates for Halifax must be used.</p> <p>3. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: The Insured lives in Toronto and is on a sabbatical in California and the vehicle is registered in Ontario. Toronto rates apply.</p> <p>4. U.S. exposure surcharge does not apply to private passenger vehicles that are used for personal use only.</p> <p>5. If the vehicle is used within one region as defined below, it is to be rated as though it is used in the highest rated territory of that region. If the vehicle is used in more than one region of Canada, it is to be rated as if used in the highest rated region.</p> <p><b>Region 1 – Atlantic Provinces</b> Rate as New Brunswick Territory 3</p> <p><b>Region 2 – Central (Ontario and Quebec)</b> Rate as Ontario Territory 20</p> <p><b>Region 3 – West and North</b> Rate as Edmonton (Alberta Territory 4)</p> <p>6. If the vehicle is used in a Canadian jurisdiction for which Facility Association has no rates, the following shall apply:</p> <ul style="list-style-type: none"> <li>– Charge Alberta Territory 4 for British Columbia, Saskatchewan and Manitoba.</li> <li>– Charge Ontario Territory 20 for Quebec.</li> </ul> <p>At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.</p>	<p><del>For example:</del> The Insured resides in Toronto and the vehicle is registered in Ontario but the Insured is attending university in Halifax. Rates for Halifax must be used.</p> <p>3. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: The Insured lives in Toronto and is on a sabbatical in California and the vehicle is registered in Ontario. Toronto rates apply.</p> <p>2. U.S. Exposure surcharges does not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required.</p> <p>5. If the vehicle is used within one region as defined below, it is to be rated as though it is used in the highest rated territory of that region. If the vehicle is used in more than one region of Canada, it is to be rated as if used in the highest rated region.</p> <p><del>Region 1 – Atlantic Provinces</del> <del>Rate as New Brunswick Territory 3</del></p> <p><del>Region 2 – Central (Ontario and Quebec)</del> <del>Rate as Ontario Territory 20</del></p> <p><del>Region 3 – West and North</del> <del>Rate as Edmonton (Alberta Territory 4)</del></p> <p>6. If the vehicle is used in a Canadian jurisdiction for which Facility Association has no rates, the following shall apply:</p> <ul style="list-style-type: none"> <li>– Charge Alberta Territory 4 for British Columbia, Saskatchewan and Manitoba.</li> <li>– Charge Ontario Territory 20 for Quebec.</li> </ul> <p>3. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 138 to determine the surcharges applicable</p> <p><b>NOTE:</b> At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.</p>	FA aims to harmonize and simplify the wording across all jurisdictions	This will not impact premiums

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## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149:  Fleets	<p><b>A. Definition</b> A fleet is a group of not less than five automobiles:</p> <ul style="list-style-type: none"> <li>- that are under common ownership or management</li> <li>- of which at least five are commercial vehicles, public vehicles or vehicles used for business purposes, and</li> <li>- of which any that are subject to a lease agreement for a period in excess of 30 days are leased to the same insured person.</li> </ul> <p>Vehicles under "common management" will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> </ol>	<p><b>A. Definition</b> <del>A fleet is a group of not less than five automobiles:</del> <del>that are under common ownership or management</del> <del>of which at least five are commercial vehicles, public vehicles or vehicles used for business purposes, and</del> <del>of which any that are subject to a lease agreement for a period in excess of 30 days are leased to the same insured person.</del></p> <p>A fleet is:</p> <ul style="list-style-type: none"> <li>• A group of 10 or more self-propelled vehicles;</li> <li>• Under Common ownership or management;</li> <li>• Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation;</li> <li>• Includes vehicles on a long term lease;</li> <li>• The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li>• The Applicant is required to provide proof of vehicle registration and ownership.</li> <li>• Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.</li> </ul> <p>Vehicles under "common management" will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> </ol>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

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Rule 149: Fleets	<p>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></p> <p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>A signed "Facility Association Common Management Attestation", signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149.</p> <p><b>B. Fleet Rating</b> Fleet policies may only be issued on an annual basis.</p> <p>Fleets of 9 or fewer self-propelled vehicles will be individually rated; fleets of 10 or more self-propelled vehicles will be experience (fleet) rated.</p> <p>Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.</p> <p>For experience (fleet) rating, the Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.</p> <p><i>For example:</i> If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132</p>	<p>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></p> <p>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</p> <p>A signed "Facility Association Common Management Attestation", signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149.</p> <p><b>B. Fleet Rating</b> Fleet policies may only be issued on an annual basis.</p> <p><del>Fleets of 9 or fewer self-propelled vehicles will be individually rated; fleets of 10 or more self-propelled vehicles will be experience (fleet) rated.</del></p> <p>Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.</p> <p><del>For experience (fleet) rating, the Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.</del></p> <p><del><i>For example:</i> If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability</del></p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

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Rule 149:  Fleets	<p>months of Liability insurance. If the Insured only had 7 vehicles insured for Liability in that period, there would only be 84 months of Liability insurance and the policy would not be experience rated.</p> <p>The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.</p> <p>Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate.</p> <p>The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) are not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be included (with any claims) on the policy and in the experience rating.</p> <p>Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the</p>	<p><del>insurance. If the Insured only had 7 vehicles insured for Liability in that period, there would only be 84 months of Liability insurance and the policy would not be experience rated.</del></p> <p><del>The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.</del></p> <p><del>Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate.</del></p> <p><del>The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) are not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be included (with any claims) on the policy and in the experience rating.</del></p> <p><del>Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the</del></p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

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Rule 149:  Fleets	<p>Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).</p> <p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles</li> <li>• Losses falling within any special agreements with the prior Insurer</li> </ul> <p><b>NOTE:</b> Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p> <p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.</p>	<p><del>Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).</del></p> <p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p> <p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.</p> <p>If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet.</p> <p>Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA.</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

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Rule 149:  Fleets	<p><b>Midterm Rating</b> Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.</p> <p>If it is discovered during a policy term that a risk is a fleet and is eligible for experience rating, it shall be experience rated at the time of next renewal. If more than one policy qualifies for experience (fleet) rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.</p> <p>If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.</p> <p>If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 149:B. Fleet Rating.</p> <p><b>Optional Physical Damage Coverage</b> Vehicles may not be covered for Comprehensive/Specified Perils only.</p> <p>The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.</p> <p>Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.</p> <p><b>C. Loss Information</b> For experience rated fleets, any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.</p>	<p><b>Midterm Rating</b> Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.</p> <p>If it is discovered during a policy term that a risk is a fleet <del>and is eligible for experience rating</del>, it shall be experience rated at the time of next renewal. If more than one policy qualifies for <del>experience (fleet)</del> rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.</p> <p><del>If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.</del></p> <p><del>If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 149:B. Fleet Rating.</del></p> <p><b>Optional Physical Damage Coverage</b> Vehicles may not be covered for Comprehensive/Specified Perils only.</p> <p>The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.</p> <p>Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.</p> <p><b>C. Loss Information</b> <del>For experience rated fleets</del>, Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums



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Rule 149:  Fleets	<p><i>For example:</i> The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.</p> <p><b>D. New Applications</b></p> <p><b>1. Forms required for Fleet Submissions</b></p> <p>a) Facility Association binder application form fully completed and signed. Under vehicle items show 'Fleet Policy'.</p> <p>b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described.</p> <p>c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage.</p> <p>d) Fleet Rating Information Statement This form provides additional information about the risk.</p> <p>e) Any additional supplements such as drivers list, taxi questionnaire.</p> <p><b>2. Incomplete Fleet submission forms</b> If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.</p> <p><b>3. The Applicant must understand that:</b> The risk is bound from the effective date shown and an earned premium shall be charged.</p> <p>The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.</p>	<p><del><i>For example:</i> The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.</del></p> <p><b>D. New Applications</b></p> <p><b>1. Forms required for Fleet Submissions</b></p> <p>a) Facility Association binder application form fully completed and signed. Under vehicle items show 'Fleet Policy'.</p> <p>b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described.</p> <p>c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage.</p> <p>d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk.</p> <p>e) Any additional supplements such as drivers list, taxi questionnaire.</p> <p><b>2. Incomplete Fleet submission forms</b> If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.</p> <p><b>3. The Applicant must understand that:</b> The risk is bound from the effective date shown and an earned premium shall be charged.</p> <p>The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

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## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleets	<p>If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 138: U.S. Exposure.</p> <p>The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 137: Proof of Insurance.</p> <p><b>4. Agent/Broker responsibilities:</b> Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.</p> <p>Premiums are to be calculated at Driving Record 0 and must include the U.S. exposure surcharge if applicable. The Servicing Carrier shall provide assistance to the Agent/Broker if rates for a particular type of risk or vehicle are not published in this manual.</p> <p>Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.</p> <p>Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind.</p> <p>A premium must be quoted and the risk bound before the fleet is submitted.</p> <p><b>5. Servicing Carrier responsibilities:</b> The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The</p>	<p><del>If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 138: U.S. Exposure.</del></p> <p>The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 137: <del>Proof of Insurance.</del></p> <p><b>4. Agent/Broker responsibilities:</b> Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.</p> <p>Premiums are to be calculated at Driving Record 0 and must include the U.S. exposure surcharge if applicable. <del>The Servicing Carrier shall provide assistance to the Agent/Broker if rates for a particular type of risk or vehicle are not published in this manual.</del></p> <p>If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.</p> <p>Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.</p> <p>Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind.</p> <p>A premium must be quoted and the risk bound before the fleet is submitted.</p> <p><b>5. Servicing Carrier responsibilities:</b> The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. <del>If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The</del></p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149:  Fleets	<p>Servicing Carrier will also assist in determining rate groups which are not published. Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.</p> <p><b>6. If the revised premium is not acceptable:</b> If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.</p> <p><i>For example:</i> The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for nonpayment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.</p> <p>If a fleet rating has been established for a risk and the Applicant has rejected the premium, a new application covering any vehicle in the Applicant's name previously on the fleet, must be quoted to the Applicant at the fleet rate not Driving Record 0. In the event that a policy issued</p>	<p><del>Servicing Carrier will also assist in determining rate groups which are not published.</del> Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.</p> <p><b>6. If the revised premium is not acceptable:</b> If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if the policy is cancelled by the Applicant no later than the <del>all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date</del> (the date coverage was bound). <del>Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.</del> After the effective date, where the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.</p> <p><del><i>For example:</i> The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for nonpayment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.</del></p> <p><del>If a fleet rating has been established for a risk and the Applicant has rejected the premium, a new application covering any vehicle in the Applicant's name previously on the fleet, must be quoted to the Applicant at the fleet rate not</del></p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149:  Fleets	<p>from that new application must be cancelled because the Applicant rejects the premium, the earned premium shall be calculated pro rata of the fleet rate not Driving Record 0.</p> <p><i>For example:</i> Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.</p> <p><b>7. Premium Calculation</b> <b>Note:</b></p> <ul style="list-style-type: none"> <li>Refer to Rule 124 on rating of experience (fleet) rated risk.</li> <li>For other classes of business, refer to the appropriate section of the manual.</li> </ul> <p><b>E. Renewals</b></p> <p>Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.</p>	<p><del>Driving Record 0. In the event that a policy issued from that new application must be cancelled because the Applicant rejects the premium, the earned premium shall be calculated pro rata of the fleet rate not Driving Record 0.</del></p> <p>If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet.</p> <p><del><i>For example:</i> Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.</del></p> <p><b>7. Premium Calculation</b> <b>Note:</b></p> <ul style="list-style-type: none"> <li>Refer to Rule 124 on rating of experience (fleet) rated risk.</li> <li>For other classes of business, refer to the appropriate section of the manual.</li> </ul> <p><b>E. Renewals</b></p> <p>Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.</p> <p>Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires.</p> <p>The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 152  Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose	Rating	REMOVE	FA manual update to align wordings across jurisdictions which have endorsement 28A	This will not impact premium
	28	<b>Reducing Coverage for Named Persons</b> This endorsement is used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction			
COMMERCIAL SECTION						
Rule 200.D	*For New Business Risks with 'No Prior Insurance', traveling out-of-province, including into the U.S., refer to Rule 204.G New Policies: No Prior Insurance, for special rating instructions.			*For New Business Risks with 'No Prior Insurance', traveling out-of-province, including into the U.S., refer to Rule 204.G F New Policies: No Prior Insurance, for special rating instructions.	FA aims to harmonize and simplify the wording	This will not impact premiums
Rule 212.B.  Rating of Trailers	<b>2. Excess Trailers</b>  If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/Insurers), the premium under Liability and DCPD for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.  For example: There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability premiums for each of those trailers will be reduced by 50%.			<b>2. Excess Trailers</b>  If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/Insurers), the premium under Liability and DCPD for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.  For example: There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability and DCPD premiums for each of those trailers will be reduced by 50%.	FA aims to harmonize the wordings across all jurisdictions	This will not premium
Rule 228:  Outside Province Exposure	Any commercial vehicle that is operated in the U.S. is subject to the U.S. exposure surcharge. (Applicable to Newfoundland & Labrador and Ontario only).  Any interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount).  The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.			<del>Any commercial vehicle that is operated in the U.S. is subject to the U.S. exposure surcharge. (Applicable to Newfoundland &amp; Labrador and Ontario only).</del>  Any commercial and interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount).  The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.	FA aims to harmonize the wordings across all jurisdictions	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 228:  Outside Province Exposure	<p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.</p> <p>If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure</p> <p>NOTE: If the Named Insured has not previously traveled outside of the Province/Territory or into the U.S., the vehicle(s) shall be underwritten with <b>75% Out of Province/Territory or U.S. Exposure surcharge</b>. This applies to both Commercial and Interurban Vehicles.</p>	<p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.</p> <p>If the Named Insured(s) has no prior insurance, refer to Rule 204.G F: <del>No Prior Insurance with Out-of-Province including U.S. Exposure</del></p> <p><b>NOTE:</b> If the Named Insured has not previously traveled outside of the Province/Territory or into the U.S., the vehicle(s) shall be underwritten with <b>75% Out of Province/Territory or U.S. Exposure surcharge</b>. This applies to both Commercial and Interurban Vehicles.</p>	FA aims to harmonize the wordings across all jurisdictions	This will not impact premiums
Rule 239:  Fleets	<p><b>D. New Applications</b></p> <p><b>1. Forms required for Fleet Submissions</b></p> <p>a) Facility Association binder application form fully completed and signed. Under vehicle items show 'Fleet Policy'.</p> <p>b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described.</p> <p>c) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk.</p> <p>d) Any additional supplements such as drivers list, taxi questionnaire.</p> <p>.....</p> <p><b>3. The Applicant must understand that:</b> The risk is bound from the effective date shown and an earned premium shall be charged.</p> <p>The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.</p>	<p><b>D. New Applications</b></p> <p><b>1. Forms required for Fleet Submissions</b></p> <p>a) Facility Association binder application form fully completed and signed. Under vehicle items show 'Fleet Policy'.</p> <p>b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described.</p> <p>c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage.</p> <p>d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk.</p> <p>e) Any additional supplements such as drivers list, taxi questionnaire.</p> <p>....</p> <p><b>3. The Applicant must understand that:</b> The risk is bound from the effective date shown and an earned premium shall be charged.</p> <p>The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 239:  Fleets	If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228 Outside Province/Territory Exposure.  The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227.			<del>If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228 Outside Province/Territory Exposure.</del>  The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums
Rule 243  Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose	Rating	<b>REMOVE</b>	FA manual update to align wordings across jurisdictions which have endorsement 28A	This will not impact premium
	<b>28</b>	<b>Reducing Coverage for Named Persons</b> This endorsement is used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction			
<b>PUBLIC SECTION</b>						
Rule 306  Rating Territory	The rating territories are described in Rule 339: Territories. ... For example: The Insured's business, based in Kingston, Ontario is operating a tour bus throughout Ontario. The highest rated territory through which the vehicle is operated is Toronto, Ontario (Territory 1). The vehicle must be rated using Ontario Territory 1 rates.  The Insured's business, based in Ottawa (Territory 4), is operating a tour bus between Ottawa and Montréal. The vehicle is regularly used outside the jurisdiction of registration and a jurisdiction in which FA operates. See Rule 330 Vehicles Used Outside Jurisdiction of Registration. The vehicle must be rated using Toronto Territory 1 rates.  Where the vehicle is operated in the U.S., see Rule 325 U.S. Exposure.			<del>The rating territories are described in Rule 339: Territories.</del>  ... <del>For example: The Insured's business, based in Kingston, Ontario is operating a tour bus throughout Ontario. The highest rated territory through which the vehicle is operated is Toronto, Ontario (Territory 1). The vehicle must be rated using Ontario Territory 1 rates.</del>  <del>The Insured's business, based in Ottawa (Territory 4), is operating a tour bus between Ottawa and Montréal. The vehicle is regularly used outside the jurisdiction of registration and a jurisdiction in which FA operates. See Rule 330 Vehicles Used Outside Jurisdiction of Registration. The vehicle must be rated using Toronto Territory 1 rates.</del>  Where the vehicle is operated in the U.S., see Rule 325 <del>U.S. Exposure.</del>	FA aims to harmonize and simplify the wording across all jurisdictions	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 309: Driving Record  B. Driving Record Entitlement	<p><b>Notes:</b></p> <p>1. The driving record established applies to all coverages concerned.</p>	<p><b>Notes:</b></p> <p>1. The driving record established applies to all coverages <del>concerned</del> for which driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (<i>Not available in Northwest Territories, Nunavut and Yukon</i>) Accident Benefits, Uninsured Automobile (<i>Accident Benefits and Uninsured Automobile applies to Ontario only</i>) and Collision coverages.</p>	FA aims to harmonize and simplify the wording across all jurisdictions	This will not impact premiums
Rule 330:  Vehicles Used Outside Jurisdiction of Registration	<p>...</p> <p>When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes.</p> <p>1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.</p> <p>2. If it is known what territory the vehicle is being used in and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.</p> <p>3. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered.</p> <p>4. See Rule 325: U.S. Exposure Surcharge to determine surcharges applicable to public vehicles.</p> <p>5. If the vehicle is used within one region as defined below, it is to be rated as though it is used in the highest rated territory of that region. If the vehicle is used in more than one region of Canada, it is to be rated as if used in the highest rated region.</p> <p><b>Region 1 – Atlantic Provinces</b> Rate as New Brunswick Territory 3</p> <p><b>Region 2 – Central (Ontario and Quebec)</b> Rate as Ontario Territory 20</p> <p><b>Region 3 – West and North</b> Rate as Edmonton (Alberta Territory 4)</p>	<p>..</p> <p>When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes.</p> <p>1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.</p> <p><del>2. If it is known what territory the vehicle is being used in and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.</del></p> <p><del>3. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered.</del></p> <p><del>4. See Rule 325: U.S. Exposure Surcharge to determine surcharges applicable to public vehicles.</del></p> <p><del>5. If the vehicle is used within one region as defined below, it is to be rated as though it is used in the highest rated territory of that region. If the vehicle is used in more than one region of Canada, it is to be rated as if used in the highest rated region.</del></p> <p><del><b>Region 1 – Atlantic Provinces</b> Rate as New Brunswick Territory 3</del></p> <p><del><b>Region 2 – Central (Ontario and Quebec)</b> Rate as Ontario Territory 20</del></p> <p><del><b>Region 3 – West and North</b> Rate as Edmonton (Alberta Territory 4)</del></p>	FA aims to harmonize and simplify the wording across all jurisdictions	This will not impact premiums



# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 330:  Vehicles Used Outside Jurisdiction of Registration	<p>6. If the vehicle is used in a Canadian jurisdiction for which Facility Association has no rates, the following shall apply:</p> <ul style="list-style-type: none"> <li>- Charge Alberta Territory 4 for British Columbia, Saskatchewan and Manitoba.</li> <li>- Charge Ontario Territory 20 for Quebec.</li> </ul> <p>7. At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.</p>	<p><del>6. If the vehicle is used in a Canadian jurisdiction for which Facility Association has no rates, the following shall apply:</del></p> <p style="text-align: center;"><del>— Charge Alberta Territory 4 for British Columbia, Saskatchewan and Manitoba.</del></p> <p style="text-align: center;"><del>— Charge Ontario Territory 20 for Quebec.</del></p> <p>2. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required.</p> <p>3. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 325 to determine the surcharges applicable</p> <p><del>7.</del> <b>NOTE:</b> At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.</p>	FA aims to harmonize and simplify the wording across all jurisdictions	This will not impact premiums
Rule 335:  Fleets	<p><b>A. Definition</b></p> <p>A fleet is a group of not less than five automobiles:</p> <ul style="list-style-type: none"> <li>- that are under common ownership or management</li> <li>- of which at least five are commercial vehicles, public vehicles or vehicles used for business purposes, and</li> <li>- of which any that are subject to a lease agreement for a period in excess of 30 days are leased to the same insured person.</li> </ul>	<p><b>A. Definition</b></p> <p><del>A fleet is a group of not less than five automobiles:</del></p> <p style="text-align: center;"><del>— that are under common ownership or management</del></p> <p style="text-align: center;"><del>— of which at least five are commercial vehicles, public vehicles or vehicles used for business purposes, and</del></p> <p style="text-align: center;"><del>— of which any that are subject to a lease agreement for a period in excess of 30 days are leased to the same insured person.</del></p> <p>A fleet is:</p> <ul style="list-style-type: none"> <li>• A group of 10 or more self-propelled vehicles;</li> <li>• Under Common ownership or management;</li> <li>• Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation;</li> <li>• Includes vehicles on a long term lease;</li> <li>• The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.</li> </ul>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335:  Fleets	<p>Vehicles under "common management" will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></li> <li>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ol> <p>A signed "Facility Association Common Management Attestation", signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 335.</p>	<p>Notes:</p> <ul style="list-style-type: none"> <li>• The Applicant is required to provide proof of vehicle registration and ownership.</li> <li>• Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.</li> </ul> <p>Vehicles under "common management" will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></li> <li>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ol> <p>A signed "Facility Association Common Management Attestation", signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 335.</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335:  Fleets	<p><b>B. Fleet Rating</b> Fleet policies may only be issued on an annual basis.</p> <p>Fleets of 9 or fewer self-propelled vehicles will be individually rated; fleets of 10 or more self-propelled vehicles will be experience (fleet) rated.</p> <p>Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. For experience (fleet) rating, the Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. <i>For example:</i> If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 7 vehicles insured for Liability in that period, there would only be 84 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.</p> <p>Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate.</p>	<p><b>B. Fleet Rating</b> Fleet policies may only be issued on an annual basis.</p> <p><del>Fleets of 9 or fewer self-propelled vehicles will be individually rated; fleets of 10 or more self-propelled vehicles will be experience (fleet) rated.</del></p> <p>Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.</p> <p><del>For experience (fleet) rating, the Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.</del> <del><i>For example:</i> If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 7 vehicles insured for Liability in that period, there would only be 84 months of Liability insurance and the policy would not be experience rated.</del> <del>The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.</del></p> <p><del>Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate.</del></p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335:  Fleets	<p>The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) are not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be included (with any claims) on the policy and in the experience rating.</p> <p>Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).</p> <p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p><b>NOTE:</b> Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	<p><del>The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) are not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be included (with any claims) on the policy and in the experience rating.</del></p> <p><del>Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).</del></p> <p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335:  Fleets	<p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.</p> <p><b>Midterm Rating</b></p> <p>If it is discovered during a policy term that a risk is a fleet and is eligible for experience rating, it shall be experience rated at the time of next renewal. If more than one policy qualifies for experience (fleet) rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.</p> <p>If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.</p> <p>If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 335:B. Fleet Rating.</p> <p><b>Optional Physical Damage Coverage</b> Vehicles may not be covered for Comprehensive/Specified Perils only.</p>	<p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.</p> <p>If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet.</p> <p>Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA.</p> <p><b>Midterm Rating</b> Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.</p> <p>If it is discovered during a policy term that a risk is a fleet <del>and is eligible for experience rating</del>, it shall be experience rated at the time of next renewal. If more than one policy qualifies for <del>experience (fleet)</del> rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.</p> <p><del>If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.</del></p> <p><del>If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 335:B. Fleet Rating.</del></p> <p><b>Optional Physical Damage Coverage</b> Vehicles may not be covered for Comprehensive/Specified Perils only.</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335:  Fleets	<p>The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.</p> <p>Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.</p> <p><b>C. Loss Information</b> For experience rated fleets, any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. <i>For example:</i> The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.</p> <p><b>D. New Applications</b> <b>1. Forms required for Fleet Submissions</b></p> <ul style="list-style-type: none"> <li>a) Facility Association binder application form fully completed and signed. Under vehicle items show 'Fleet Policy'.</li> <li>b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described.</li> <li>c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage.</li> <li>d) Fleet Rating Information Statement This form provides additional information about the risk.</li> <li>e) Any additional supplements such as drivers list, taxi questionnaire.</li> </ul>	<p>The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.</p> <p>Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.</p> <p><b>C. Loss Information</b> <del>For experience rated fleets,</del> Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.  <del><i>For example:</i> The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.</del></p> <p><b>D. New Applications</b> <b>1. Forms required for Fleet Submissions</b></p> <ul style="list-style-type: none"> <li>a) Facility Association binder application form fully completed and signed. Under vehicle items show 'Fleet Policy'.</li> <li>b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described.</li> <li>c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage.</li> <li>d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk.</li> <li>e) Any additional supplements such as drivers list, taxi questionnaire.</li> </ul>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335:  Fleets	<p><b>2. Incomplete Fleet submission forms</b> If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.</p> <p><b>3. The Applicant must understand that:</b> The risk is bound from the effective date shown and an earned premium shall be charged.</p> <p>The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.</p> <p>If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 325: U.S. Exposure.</p> <p>The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 324: Proof of Insurance.</p> <p><b>4. Agent/Broker responsibilities:</b> Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.</p> <p>Premiums are to be calculated at Driving Record 0 and must include the U.S. exposure surcharge if applicable. The Servicing Carrier shall provide assistance to the Agent/Broker if rates for a particular type of risk or vehicle are not published in this manual.</p> <p>Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The</p>	<p><b>2. Incomplete Fleet submission forms</b> If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.</p> <p><b>3. The Applicant must understand that:</b> The risk is bound from the effective date shown and an earned premium shall be charged.</p> <p>The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.</p> <p><del>If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 325: U.S. Exposure.</del></p> <p>The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 324: <del>Proof of Insurance.</del></p> <p><b>4. Agent/Broker responsibilities:</b> Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.</p> <p>Premiums are to be calculated at Driving Record 0 and must include the U.S. Exposure surcharge if applicable. <del>The Servicing Carrier shall provide assistance to the Agent/Broker if rates for a particular type of risk or vehicle are not published in this manual.</del></p> <p>If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.</p> <p>Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335:  Fleets	<p>Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.</p> <p>Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind.</p> <p>A premium must be quoted and the risk bound before the fleet is submitted.</p> <p><b>5. Servicing Carrier responsibilities:</b> The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.</p> <p>If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.</p> <p>Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.</p> <p><b>6. If the revised premium is not acceptable:</b> If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.</p>	<p>Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.</p> <p>Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind.</p> <p>A premium must be quoted and the risk bound before the fleet is submitted.</p> <p><b>5. Servicing Carrier responsibilities:</b> The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.</p> <p><del>If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.</del></p> <p>Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.</p> <p><b>6. If the revised premium is not acceptable:</b> If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if the policy is cancelled by the Applicant no later than the <del>all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date</del> (the date coverage was bound). <del>Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.</del></p> <p>After the effective date, where the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums



# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335:  Fleets	<p><i>For example:</i> The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.</p> <p>If a fleet rating has been established for a risk and the Applicant has rejected the premium, a new application covering any vehicle in the Applicant's name previously on the fleet, must be quoted to the Applicant at the fleet rate not driving record 0. In the event that a policy issued from that new application must be cancelled because the Applicant rejects the premium, the earned premium shall be calculated pro rata of the fleet rate not Driving Record 0.</p> <p><i>For example:</i> Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.</p>	<p>premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.</p> <p><del><i>For example:</i> The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rating has been established for a risk and the Applicant has rejected the premium, a new application covering any vehicle in the Applicant's name previously on the fleet, must be quoted to the Applicant at the fleet rate not driving record 0. In the event that a policy issued from that new application must be cancelled because the Applicant rejects the premium, the earned premium shall be calculated pro rata of the fleet rate not Driving Record 0. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet.</del></p> <p><del><i>For example:</i> Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.</del></p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies					
Rule 335:  Fleets	<b>7. Premium Calculation</b> <b>Note:</b> <ul style="list-style-type: none"><li>Refer to Rule 313 on rating of experience (fleet) rated risk.</li><li>For other classes of business, refer to the appropriate section of the manual.</li></ul> <b>E. Renewals</b> Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.  Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to- renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.			<b>7. Premium Calculation</b> <b>Note:</b> <ul style="list-style-type: none"><li>Refer to Rule 313 on rating of experience (fleet) rated risk.</li><li>For other classes of business, refer to the appropriate section of the manual.</li></ul> <b>E. Renewals</b> Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.  Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires.  The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums					
Rule 338  Endorsements Applicable to POL 1 (Owner’s Policy)	<table><tr><td></td><td>Standard Endorsement Form Number, Title and Purpose</td><td>Rating</td></tr><tr><td><b>28</b></td><td><b>Reducing Coverage for Named Persons</b> This endorsement is used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.</td><td>No premium reduction</td></tr></table>		Standard Endorsement Form Number, Title and Purpose	Rating	<b>28</b>	<b>Reducing Coverage for Named Persons</b> This endorsement is used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction		<b>REMOVE</b>	FA manual update to align wordings across jurisdictions which have endorsement 28A	This will not impact premium
	Standard Endorsement Form Number, Title and Purpose	Rating									
<b>28</b>	<b>Reducing Coverage for Named Persons</b> This endorsement is used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction									
<b>RECREATIONAL SECTION</b>											
Rule 407.D  Policy Issuance - General	<b>D. Use Outside Jurisdiction in Which Vehicle is Registered</b>  If there is regular or frequent use of a vehicle outside the jurisdiction in which the vehicle is usually garaged, full details must be submitted to the Servicing Carrier so that the appropriate rates may be established. If there is regular or frequent use in the U.S. refer to Rule 427: U.S. Exposure.			<b>D. Use Outside Jurisdiction in Which Vehicle is Registered</b>  If there is regular or frequent use of a vehicle outside the jurisdiction in which the vehicle is usually garaged, full details must be submitted to the Servicing Carrier so that the appropriate rates may be established.  If there is regular or frequent use in the U.S. refer to Rule 427: <del>U.S. Exposure.</del>	FA aims to harmonize and simplify the wording across all jurisdictions	This will not impact premiums					

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 409: Motorcycles & Mopeds  B. Driving Record	<b>1. Driving Record Entitlement</b> ..... The driving record established applies to all coverage. A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.	<b>1. Driving Record Entitlement</b> ..... The driving record established applies to all coverages for which driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD ( <i>Not available in Northwest Territories, Nunavut and Yukon</i> ) Accident Benefits ( <i>Accident Benefits applies to Ontario only</i> ) and Collision coverages.	Upon a review of FA rule there needs to be an updated to align with current rate pages	This will not impact premiums
Rule 438:  Fleets	<b>A. Definition</b> A fleet is a group of not less than five automobiles: <ul style="list-style-type: none"> <li>- that are under common ownership or management</li> <li>- of which at least five are commercial vehicles, public vehicles or vehicles used for business purposes, and</li> <li>- of which any that are subject to a lease agreement for a period in excess of 30 days are leased to the same insured person.</li> </ul>	<b>A. Definition</b> <del>A fleet is a group of not less than five automobiles:</del> <del>— that are under common ownership or management</del> <del>— of which at least five are commercial vehicles, public vehicles or vehicles used for business purposes, and</del> <del>— of which any that are subject to a lease agreement for a period in excess of 30 days are leased to the same insured person.</del>  A fleet is: <ul style="list-style-type: none"> <li>• A group of 10 or more self-propelled vehicles;</li> <li>• Under Common ownership or management;</li> <li>• Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation;</li> <li>• Includes vehicles on a long term lease;</li> <li>• The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.</li> </ul> Notes: <ul style="list-style-type: none"> <li>• The Applicant is required to provide proof of vehicle registration and ownership.</li> <li>• Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.</li> </ul>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:  Fleets	<p>Vehicles under "common management" will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></li> <li>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ol> <p>A signed "Facility Association Common Management Attestation", signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438.</p> <p><b>B. Fleet Rating</b></p> <p>Fleets of 9 or fewer self-propelled vehicles will be individually rated; fleets of 10 or more self-propelled vehicles will be experience (fleet) rated.</p>	<p>Vehicles under "common management" will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:</p> <ol style="list-style-type: none"> <li>1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations <b>and</b></li> <li>2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle <b>and</b></li> <li>3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, <b>and</b></li> <li>4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, <b>and</b></li> <li>5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.</li> </ol> <p>A signed "Facility Association Common Management Attestation", signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.</p> <p>A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.</p> <p>The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438.</p> <p><b>B. Fleet Rating</b></p> <p><del>Fleets of 9 or fewer self-propelled vehicles will be individually rated; fleets of 10 or more self-propelled vehicles will be experience (fleet) rated.</del></p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:  Fleets	<p>Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.</p> <p>For experience (fleet) rating, the Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.</p> <p><i>For example:</i> If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 7 vehicles insured for Liability in that period, there would only be 84 months of Liability insurance and the policy would not be experience rated.</p> <p>The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet</p> <p>Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate.</p>	<p>Fleet policies may only be issued on an annual basis.</p> <p>Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.</p> <p><del>For experience (fleet) rating, the Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.</del></p> <p><del>For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 7 vehicles insured for Liability in that period, there would only be 84 months of Liability insurance and the policy would not be experience rated.</del></p> <p><del>The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet</del></p> <p><del>Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate.</del></p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:  Fleets	<p>The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) are not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be included (with any claims) on the policy and in the experience rating</p> <p>Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s)</p> <p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>- All losses ( At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>- Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>- Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>- Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the ;</li> <li>- Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>- Losses falling within any special agreements with the prior Insurer.</li> </ul>	<p><del>The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) are not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated Class 07 shall be included (with any claims) on the policy and in the experience rating</del></p> <p><del>Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s)</del></p> <p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles;</li> <li>• Losses falling within any special agreements with the prior Insurer.</li> </ul>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:  Fleets	<p><b>NOTE:</b> Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p> <p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.</p> <p><b>Midterm Rating</b></p> <p>If it is discovered during a policy term that a risk is a fleet and is eligible for experience rating, it shall be experience rated at the time of next renewal. If more than one policy qualifies for experience (fleet) rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.</p> <p>If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.</p> <p>If vehicles being added to a fleet insured through FA were previously on another fleet with the same</p>	<p><b>NOTE:</b> Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p> <p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.</p> <p>If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet.</p> <p>Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA.</p> <p><b>Midterm Rating</b></p> <p>Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.</p> <p>If it is discovered during a policy term that a risk is a fleet <del>and is eligible for experience rating</del>, it shall be experience rated at the time of next renewal. If more than one policy qualifies for <del>experience (fleet)</del> rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.</p> <p><del>If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.</del></p> <p><del>If vehicles being added to a fleet insured through FA were previously on another fleet with the same common</del></p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:  Fleets	<p>common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 438:B. Fleet Rating.</p> <p><b>Optional Physical Damage Coverage</b> Vehicles may not be covered for Comprehensive/Specified Perils only.</p> <p>The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.</p> <p>Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.</p> <p><b>C. Loss Information</b> For experience rated fleets, any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.</p> <p><i>For example:</i> The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.</p> <p><b>D. New Applications</b> <b>1. Forms required for Fleet Submissions</b> a) Facility Association binder application form fully completed and signed. Under vehicle items show 'Fleet Policy'. b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to</p>	<p><del>ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 438:B. Fleet Rating.</del></p> <p><b>Optional Physical Damage Coverage</b> Vehicles may not be covered for Comprehensive/Specified Perils only.</p> <p>The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.</p> <p>Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.</p> <p><b>C. Loss Information</b> <del>For experience rated fleets,</del> Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.</p> <p><del><i>For example:</i> The new policy term will be May 1, 1999 to May 1, 2000. The Insured had 2 losses between May 1, 1998 and May 1, 1999. The Insured had 2 losses between May 1, 1997 and May 1, 1998. The Insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.</del></p> <p><b>D. New Applications</b> <b>1. Forms required for Fleet Submissions</b> a) Facility Association binder application form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums



# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:  Fleets	<p>determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire.</p> <p><b>2. Incomplete Fleet submission forms</b> If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.</p> <p><b>3. The Applicant must understand that:</b> The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 427: U.S. Exposure.</p> <p>The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 426: Proof of Insurance</p> <p><b>4. Agent/Broker responsibilities:</b> Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'.</p> <p>Incomplete forms shall be returned for completion resulting in policy issuance delays.</p> <p>Premiums are to be calculated at Driving Record 0 and must include the U.S. exposure surcharge if applicable.</p>	<p>Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire.</p> <p><b>2. Incomplete Fleet submission forms</b> If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.</p> <p><b>3. The Applicant must understand that:</b> The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. <del>If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 427: U.S. Exposure.</del></p> <p>The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 426: <del>Proof of Insurance.</del></p> <p><b>4. Agent/Broker responsibilities:</b> Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'.</p> <p>Incomplete forms shall be returned for completion resulting in policy issuance delays.</p> <p>Premiums are to be calculated at Driving Record 0 and must include the U.S. Exposure surcharge if applicable.</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:  Fleets	<p>The Servicing Carrier shall provide assistance to the Agent/Broker if rates for a particular type of risk or vehicle are not published in this manual.</p> <p>Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/ Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.</p> <p>Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind.</p> <p>A premium must be quoted and the risk bound before the fleet is submitted.</p> <p><b>5. Servicing Carrier responsibilities:</b> The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.</p> <p>If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.</p> <p>Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.</p> <p><b>6. If the revised premium is not acceptable:</b> If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and</p>	<p>If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.</p> <p><del>The Servicing Carrier shall provide assistance to the Agent/Broker if rates for a particular type of risk or vehicle are not published in this manual.</del></p> <p>Collect from the Applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/ Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured.</p> <p>Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a 'blanket' wording of any kind.</p> <p>A premium must be quoted and the risk bound before the fleet is submitted.</p> <p><b>5. Servicing Carrier responsibilities:</b> The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.</p> <p><del>If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.</del></p> <p>Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.</p> <p><b>6. If the revised premium is not acceptable:</b> If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if the policy is cancelled by the Applicant no later than the 31</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:  Fleets	<p>received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.</p> <p><i>For example:</i> The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.</p> <p>If a fleet rating has been established for a risk and the Applicant has rejected the premium, a new application covering any vehicle in the Applicant's name previously on the fleet, must be quoted to the Applicant at the fleet rate not Driving Record 0. In the event that a policy issued from that new application must be cancelled because the Applicant rejects the premium, the earned premium shall be calculated pro rata of the fleet rate not Driving Record 0.</p>	<p><del>temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.</del></p> <p>After the effective date, where the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.</p> <p><del><i>For example:</i> The Agent/Broker bound coverage as of June 1 and quoted the Applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the Insured of the premium increase and the Insured advises he/she wants to cancel the policy. On July 15, the Agent/Broker advises the Insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.</del></p> <p><del>If a fleet rating has been established for a risk and the Applicant has rejected the premium, a new application covering any vehicle in the Applicant's name previously on the fleet, must be quoted to the Applicant at the fleet rate not Driving Record 0. In the event that a policy issued from that new application must be cancelled because the Applicant rejects the premium, the earned premium shall be calculated pro rata of the fleet rate not Driving Record 0.</del></p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 438:  Fleets	<p><i>For example:</i> Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.</p> <p><b>7. Premium Calculation – Recreational Vehicles Note:</b></p> <ul style="list-style-type: none"> <li>Refer to Rule 414 on rating of experience (fleet) rated risk.</li> <li>For other classes of business, refer to the appropriate section of the manual.</li> </ul> <p><b>E. Renewals</b></p> <p>Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.</p> <p>Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy /certificate /offer to renew before the insurance expires.</p> <p>The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.</p>	<p>If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet.</p> <p><del><i>For example:</i> Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same Insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The Insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.</del></p> <p><b>7. Premium Calculation – Recreational Vehicles Note:</b></p> <ul style="list-style-type: none"> <li>Refer to Rule 414 on rating of experience (fleet) rated risk.</li> <li>For other classes of business, refer to the appropriate section of the manual.</li> </ul> <p><b>E. Renewals</b></p> <p>Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.</p> <p>Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy /certificate /offer to renew before the insurance expires.</p> <p>The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.</p>	FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk	This will not impact premiums

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies						
Rule 442  Endorsements Applicable to POL 1 (Owner's Policy)		Standard Endorsement Form Number, Title and Purpose	Rating	REMOVE	FA manual update to align wordings across jurisdictions which have endorsement 28A	This will not impact premium						
	28	<b>Reducing Coverage for Named Persons</b> This endorsement is used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction									
GARAGE SECTION												
Rule 622:  Additional Charges to the Basic Garage Premium	<b>E. Accidents</b> <b>c)Accident Surcharge</b> .... The surcharge for at fault accidents applied to the Basic Garage Premium is 10% for each at fault accident up to and including 5. For each additional accident above 5, the surcharge is 20%. Accidents will only be considered if they occurred in the 36 months preceding the commencement date of the policy term.			<b>E. Accidents</b> <b>c)Accident Surcharge</b> ..... <del>The surcharge for at fault accidents applied to the Basic Garage Premium is 10% for each at fault accident up to and including 5. For each additional accident above 5, the surcharge is 20%. Accidents will only be considered if they occurred in the 36 months preceding the commencement date of the policy term.</del>	The Accident Conviction has been changed and moved to Rule 623	This will not impact premiums						
Rule 623:  Conviction Definitions and Surcharge Tables	<b>A. Conviction Surcharge Table</b> <b>Events in the preceding 36 months</b>  <table><tr><th>Percentage</th></tr></table>			Percentage	<b>A. Accident/Conviction Surcharge Table</b> <b>Events in the preceding 36 months</b>  <table><tr><th>Percentage</th></tr><tr><td>Chargeable Accidents</td></tr><tr><td>220%</td></tr><tr><td>330%</td></tr><tr><td>Each additional15%</td></tr></table>	Percentage	Chargeable Accidents	220%	330%	Each additional15%	To align accident surcharge sections of the manual in all jurisdictions.	This may impact premium
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Percentage												
Chargeable Accidents												
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330%												
Each additional15%												
DRIVER'S POLICY SECTION												
Rule 728:  Outside Ontario Exposure	...  When a non-owned vehicle is registered in Ontario but used in another jurisdiction, the following is to be used as a guide for rating purposes:  - If it is known what territory the non-owned vehicle is being used in and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used. - If the non-owned vehicle is being used in the U.S., POL 2 (Driver's Policy) must be rated in the territory in which the non-owned vehicle is registered.			...  When a non-owned vehicle is registered in Ontario but garaged or chiefly used in another jurisdiction, the following is to be used as a guide for rating purposes:  <del>If it is known what territory the non-owned vehicle is being used in and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.</del>  1. The policy must be issued in the jurisdiction where the Insured resides even if the non-owned vehicle is chiefly used in another jurisdiction.	FA aims to harmonize and simplify the wording across all jurisdictions	This will not impact premiums						

# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 728:  Outside Ontario Exposure	<ul style="list-style-type: none"> <li>- See Rule 726: U.S. Exposure Surcharge to determine surcharges applicable to the POL 2 (Driver's Policy)</li> <li>- If the non-owned vehicle is used within one region as defined below, POL 2 (Driver's Policy) is to be rated in the highest rated territory of that region. If the non-owned vehicle is used in more than one region of Canada, POL 2 (Driver's Policy) is to be rated in the highest rated region. <ul style="list-style-type: none"> <li><b>Region 1 – Atlantic Provinces</b> Rate as New Brunswick Territory 3</li> <li><b>Region 2 – Central (Ontario and Quebec)</b> Rate as Ontario Territory 20</li> <li><b>Region 3 – West and North</b> Rate as Edmonton (Alberta Territory 4)</li> </ul> </li> <li>- If the non-owned vehicle is used in a Canadian jurisdiction for which Facility Association has no rates, the following shall apply: <ul style="list-style-type: none"> <li>– Charge Alberta Territory 4 for British Columbia, Saskatchewan and Manitoba.</li> <li>– Charge Ontario Territory 20 for Quebec.</li> </ul> </li> </ul>	<p><del>— If the non-owned vehicle is being used in the U.S., POL 2 (Driver's Policy) must be rated in the territory in which the non-owned vehicle is registered.</del></p> <p><del>— See Rule 726: U.S. Exposure Surcharge to determine surcharges applicable to the POL 2 (Driver's Policy)</del></p> <p>2. Surcharges do not apply to non-owned private passenger vehicles that are used for personal use only and where proof of insurance is not required.</p> <p><del>— If the non-owned vehicle is used within one region as defined below, POL 2 (Driver's Policy) is to be rated in the highest rated territory of that region. If the non-owned vehicle is used in more than one region of Canada, POL 2 (Driver's Policy) is to be rated in the highest rated region.</del></p> <p><del>— <b>Region 1 – Atlantic Provinces</b> Rate as New Brunswick Territory 3</del></p> <p><del><b>Region 2 – Central (Ontario and Quebec)</b> Rate as Ontario Territory 20</del></p> <p><del><b>Region 3 – West and North</b> Rate as Edmonton (Alberta Territory 4)</del></p> <p><del>— If the non-owned vehicle is used in a Canadian jurisdiction for which Facility Association has no rates, the following shall apply:</del></p> <p><del>— Charge Alberta Territory 4 for British Columbia, Saskatchewan and Manitoba.</del></p> <p><del>— Charge Ontario Territory 20 for Quebec.</del></p> <p>3. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 726 to determine the surcharges applicable.</p> <p>NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.</p>	FA aims to harmonize and simplify the wording across all jurisdictions	This will not impact premiums

**July 2025**

**Manual of Rules and Rates  
ONTARIO**

**2025 Private Passenger CLEAR Rate Group Tables and  
2025 Commercial Rate Group Tables  
Effective October 1, 2025 (New Business and Renewals)**

**Effective October 1, 2025** Facility Association is implementing the following updates for new business and renewals in Ontario:

- 2025 Private Passenger CLEAR Rate Group Tables having a range of 13-43 for Accident Benefits Rate Groups;
- 2025 Commercial Rate Group Tables ( Tables I and II).

The Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com) has been updated with this information.

This bulletin is being distributed by the Servicing Carrier, to whom all enquiries should be addressed.

**March 2025**

**Manual of Rules and Rates  
Ontario**

**Updated High Theft Vehicle List  
Effective August 1, 2025 (New Business and Renewals)**

**Effective August 1, 2025** Facility Association is implementing the following update for new business and renewals in Ontario:

- The High Theft Vehicle list has been updated in the Private Passenger Section of the manual.
- A summary of the rule change is attached to the Manual Bulletin on the Facility Association Website

The Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com) has been updated with this information.

This bulletin is being distributed by the Servicing Carrier, to whom all enquiries should be addressed.



# FACILITY ASSOCIATION ONTARIO RULE & RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE AUGUST 1, 2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																																																																																															
PRIVATE PASSENGER SECTION																																																																																																																			
Rule 140:  High Theft Exposure Surcharge	<p>In instances where the following vehicles are insured, a <b>55% surcharge applies to Comprehensive or Specified Perils</b> Coverage:</p> <table><tr><th>Make</th><th>Model Series</th><th>Model Years</th></tr><tr><td>Acura</td><td>RDX</td><td>2021-Present</td></tr><tr><td>Chevrolet/GMC</td><td>Silverado/Sierra a 1500 Series</td><td>1999-2006</td></tr><tr><td>Dodge/Ram</td><td>1500 Series</td><td>2009 - Present</td></tr><tr><td>Ford</td><td>F150 Series</td><td>2015-2020</td></tr><tr><td>Honda</td><td>Accord</td><td>2018-Present</td></tr><tr><td>Honda</td><td>Civic</td><td>2016-Present</td></tr><tr><td>Honda</td><td>CR-V</td><td>2016-Present</td></tr><tr><td>Jeep</td><td>Grand Cherokee</td><td>2011-Present</td></tr><tr><td>Jeep</td><td>Wrangler</td><td>2021-Present</td></tr><tr><td>Land Rover</td><td>Range Rover</td><td>2015-Present</td></tr><tr><td>Lexus</td><td>RX Series</td><td>2016-Present</td></tr><tr><td>Toyota</td><td>Highlander</td><td>2013-Present</td></tr><tr><td>Toyota</td><td>RAV4</td><td>2013-Present</td></tr><tr><td>Toyota</td><td>Tacoma</td><td>2016-Present</td></tr></table> <p>A <b>55% surcharge applies to Comprehensive or Specified Perils</b> shall also apply to any vehicle with an MSRP (Manufacturer's Suggested Retail Price) <b>\$120,000 or more (including tax)</b>.</p>	Make	Model Series	Model Years	Acura	RDX	2021-Present	Chevrolet/GMC	Silverado/Sierra a 1500 Series	1999-2006	Dodge/Ram	1500 Series	2009 - Present	Ford	F150 Series	2015-2020	Honda	Accord	2018-Present	Honda	Civic	2016-Present	Honda	CR-V	2016-Present	Jeep	Grand Cherokee	2011-Present	Jeep	Wrangler	2021-Present	Land Rover	Range Rover	2015-Present	Lexus	RX Series	2016-Present	Toyota	Highlander	2013-Present	Toyota	RAV4	2013-Present	Toyota	Tacoma	2016-Present	<p>In instances where the following vehicles are insured, a <b>55% surcharge applies to Comprehensive or Specified Perils</b> Coverage:</p> <table><tr><th>Make</th><th>Model Series</th><th>Model Years</th></tr><tr><td>Acura</td><td>RDX</td><td>2021-Present</td></tr><tr><td>Cadillac</td><td>Escalade Series</td><td>2021-Present</td></tr><tr><td>Chevrolet/GMC</td><td>Silverado/Sierra 1500 Series</td><td>1999-Present</td></tr><tr><td>Chevrolet/GMC</td><td>Suburban/Yukon /Tahoe Series</td><td>2022-Present</td></tr><tr><td>Dodge/Ram</td><td>1500 Series</td><td>2009-Present</td></tr><tr><td>Ford</td><td>F150 Series</td><td>2015-Present</td></tr><tr><td>Honda</td><td>Accord</td><td>2018-Present</td></tr><tr><td>Honda</td><td>Civic</td><td>2016-Present</td></tr><tr><td>Honda</td><td>CR-V</td><td>2016-Present</td></tr><tr><td>Jaguar</td><td>F-Pace</td><td>2020-Present</td></tr><tr><td>Jeep</td><td>Gladiator</td><td>2022-Present</td></tr><tr><td>Jeep</td><td>Grand Cherokee</td><td>2011-Present</td></tr><tr><td>Jeep</td><td>Wrangler</td><td>2021-Present</td></tr><tr><td>Land Rover</td><td>Ranger Defender Series</td><td>2022-Present</td></tr><tr><td>Land Rover</td><td>Range Rover Series</td><td>2015-Present</td></tr><tr><td>Lexus</td><td>GX Series</td><td>2022-Present</td></tr><tr><td>Lexus</td><td>RX Series</td><td>2016-Present</td></tr><tr><td>Mercedes-Benz</td><td>G-Class</td><td>2019-Present</td></tr><tr><td>Toyota</td><td>Highlander</td><td>2013-Present</td></tr><tr><td>Toyota</td><td>RAV4</td><td>2013-Present</td></tr><tr><td>Toyota</td><td>Tacoma</td><td>2016-Present</td></tr></table> <p>A <b>55% surcharge applies to Comprehensive or Specified Perils</b> shall also apply to any vehicle with an MSRP (Manufacturer's Suggested Retail Price) <b>\$120,000 or more (including tax)</b>.</p>	Make	Model Series	Model Years	Acura	RDX	2021-Present	Cadillac	Escalade Series	2021-Present	Chevrolet/GMC	Silverado/Sierra 1500 Series	1999-Present	Chevrolet/GMC	Suburban/Yukon /Tahoe Series	2022-Present	Dodge/Ram	1500 Series	2009-Present	Ford	F150 Series	2015-Present	Honda	Accord	2018-Present	Honda	Civic	2016-Present	Honda	CR-V	2016-Present	Jaguar	F-Pace	2020-Present	Jeep	Gladiator	2022-Present	Jeep	Grand Cherokee	2011-Present	Jeep	Wrangler	2021-Present	Land Rover	Ranger Defender Series	2022-Present	Land Rover	Range Rover Series	2015-Present	Lexus	GX Series	2022-Present	Lexus	RX Series	2016-Present	Mercedes-Benz	G-Class	2019-Present	Toyota	Highlander	2013-Present	Toyota	RAV4	2013-Present	Toyota	Tacoma	2016-Present	The proposed change to update the list of the high theft exposure surcharge	This may impact premiums
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